



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Metropolitan Life Insurance Company

Order Filed on December 29, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Kenneth M. Komosky, Sandra Komosky  
Debtors.

Case No.: 18-25516 ABA

Adv. No.:

Hearing Date: 12/21/2021 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 29, 2021**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Kenneth M. Komosky, Sandra Komosky

Case No: 18-25516 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Metropolitan Life Insurance Company, Denise Carlon appearing, upon a certification of default as to real property located at 100 Fox Hollow Drive, Hamilton Township, NJ, 08330, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Thomas E. Dowey, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 15, 2021, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2021 through December 2021 for a total post-petition default of \$9,029.26 (5 @ \$1,835.65, 1 @ \$1,615.64, less suspense \$1,764.63); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,029.26 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2022, directly to Secured Creditor's servicer, Fay Servicing, LLC 3000 Kellway Drive, Suite 150, Carrollton, TX 75006 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:  
Kenneth M Komorsky  
Sandra Komorsky  
Debtors

Case No. 18-25516-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Dec 29, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:**

**Recip ID** **Recipient Name and Address**  
db/jdb + Kenneth M Komorsky, Sandra Komorsky, 100 Fox Hollow Drive, Mays Landing, NJ 08330-4937

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor Metropolitan Life Insurance Company hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Metropolitan Life Insurance Company kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Melissa N. Licker	

District/off: 0312-1

User: admin

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Date Rcvd: Dec 29, 2021

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on behalf of Creditor Metropolitan Life Insurance Company mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor Metropolitan Life Insurance Company smncina@raslg.com

Thomas E. Dowey

on behalf of Joint Debtor Sandra Komorsky tdesquire@hotmail.com

Thomas E. Dowey

on behalf of Debtor Kenneth M Komorsky tdesquire@hotmail.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10